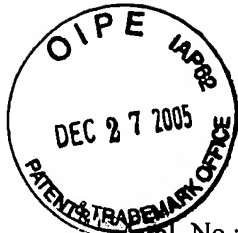


IF 2687



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:	10/085,937	Confirmation No.:	4374
Applicant(s):	Hyypa et al.	Art Unit:	2687
Filed:	February 28, 2002	Examiner:	Doan, Phuoc Huu
Title:	ELECTRONIC TRANSACTIONS		

Docket No.: 042933 / 302191  
Customer No.: 00826

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY**  
**37 C.F.R. §§ 1.111**

Sir:

In response to the Office Action dated **September 23, 2005**, please consider the following remarks/arguments:

**Remarks/Arguments in Response to the Office Action** begin on page **2** of this paper.